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OGC 65-0750a

8 April 1965

MEMORANDUM FOR: Inspector General

ATTENTION: Mr. [REDACTED] 25X1

SUBJECT: Accidental Death Benefits Under [REDACTED] Policies 25X1

REFERENCES: (a) 10 Mar 65 Memo to OGC fr Mr. [REDACTED] 25X1

[REDACTED] Same Subject

(b) 24 Nov 59 Memo to DDS fr General Counsel,  
Subject: Life Insurance Coverage of  
CIA Employees Flying on Non-scheduled  
Aircraft 25X1

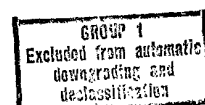
1. You have requested the opinion of this Office whether  
accidental death benefits, in addition to the face amount of [REDACTED]  
[REDACTED] policies, would be paid in the event of death as  
the result of [REDACTED] which is part of a staff employee's  
regular duties and not resulting from an act of war. 25X1

2. There is no air travel exclusion under the [REDACTED] policy;  
therefore, accidental death benefits would be payable under the cir-  
cumstances set forth in your inquiry. 25X1

3. The [REDACTED] policy denies accidental death recovery in the  
case of death occurring "as the result of or while participating in  
aeronautics, aviation, air travel, or air transportation except as a  
passenger, the term 'passenger' being understood to exclude pilot,  
co-pilot and all other members of the crew." [REDACTED] 25X1

[REDACTED] 25X1

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25X1 One case in which the air exclusion language of the policy was virtually  
25X1 identical to that of the [ ] policy was decided by the Kansas courts  
25X1 and the exclusion upheld. There is obvious uncertainty in this area,  
and we could not now advise with any certainty [ ] would be  
covered under the [ ] policy.

25X1

25X1 6. This suggests the desirability of seeking a firm agreement  
from the [ ] underwriters or insisting that they modify  
the policies. Or, satisfactory policies with other underwriters could  
be sought.

25X1 [ ]  
Associate General Counsel

Attachments: Refs (a) and (b)

25X1 cc: DOB - Attn: [ ] w/atts  
Chief, BSD, OP w/atts  
Chief, Insurance Branch w/atts 2

25X1

Approved For Release 2006/01/31 : CIA-RDP69-00011R000100050065-7

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